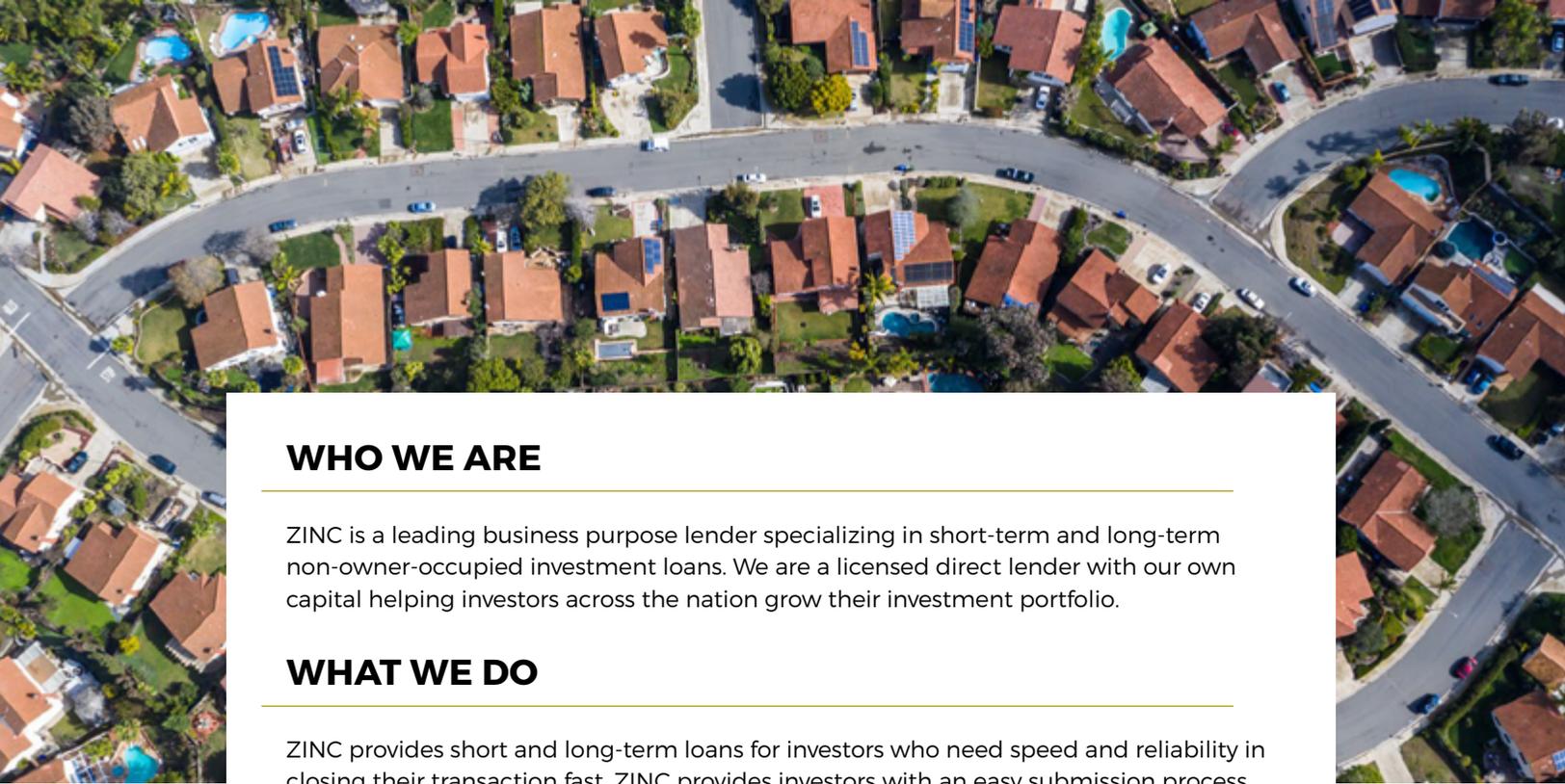


**LOAN  
APPLICATION**





## WHO WE ARE

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ZINC is a leading business purpose lender specializing in short-term and long-term non-owner-occupied investment loans. We are a licensed direct lender with our own capital helping investors across the nation grow their investment portfolio.

## WHAT WE DO

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ZINC provides short and long-term loans for investors who need speed and reliability in closing their transaction fast. ZINC provides investors with an easy submission process, fast underwriting, and quick closings, and is designed for investors with special circumstances. We will work hard to fund your Fix & Flip, Bridge, DSCR – Rental or Ground Up Construction loan in as little as 7 – 10 days. We are a direct lender with our own capital, so our decision to fund or not to fund is not based on a finicky investor or a large bank, but decided right here in our office.

## SPECIALIZING IN

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- **Fix & Flip / Bridge**
- **DSCR / Rental**
- **Stabilized Purchase (No Rehab)**
- **Ground Up Construction**
- **Cash Out Refinance - Stabilized**

## RELATIONSHIPS

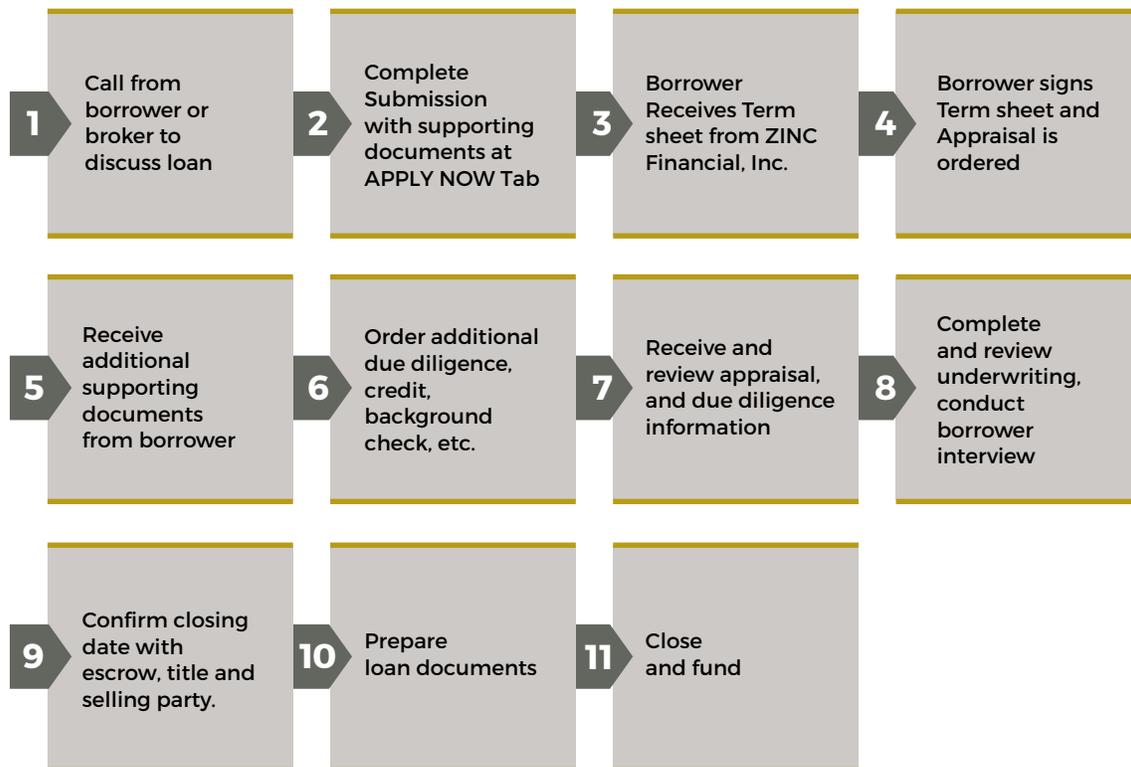
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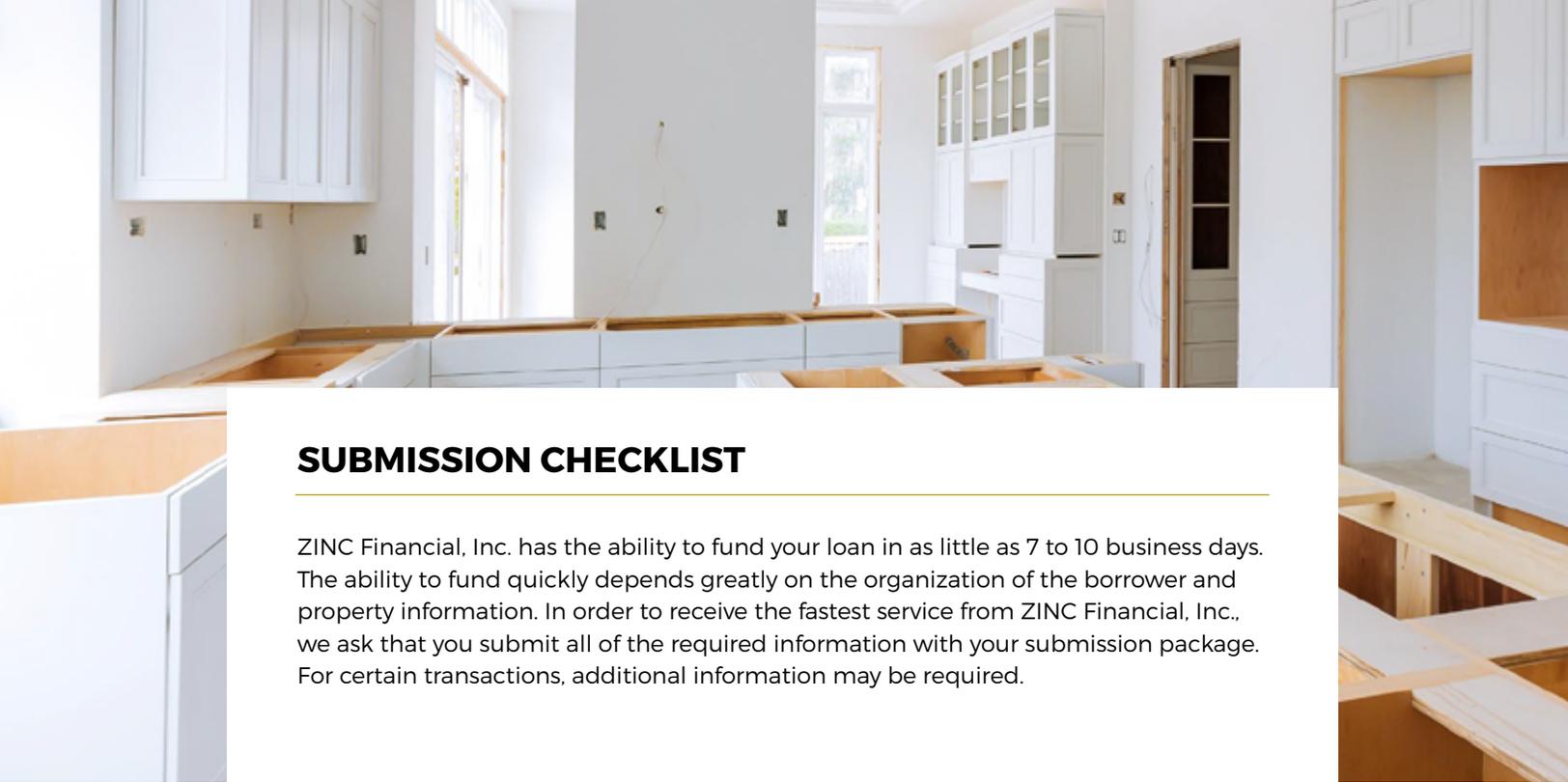
At ZINC, we strive to build long-term relationships with investors, brokers and other professionals seeking fast and reliable financing.

Our extensive background in real estate, rental, ground up construction, rehab, distressed properties, opportunistic acquisitions, etc. can provide value-added support to you, your associates and your clients' financing needs. For more information on how we can help you, visit [zincfinancial.com](http://zincfinancial.com).

## UNDERSTANDING OUR PROCESS

ZINC Financial, Inc., has worked hard to create a process that is both efficient and diligent to satisfy the needs of our company and our borrowers. The following is a general description of our underwriting and funding process. Understanding this process will help us set the right expectations for you.





## SUBMISSION CHECKLIST

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ZINC Financial, Inc. has the ability to fund your loan in as little as 7 to 10 business days. The ability to fund quickly depends greatly on the organization of the borrower and property information. In order to receive the fastest service from ZINC Financial, Inc., we ask that you submit all of the required information with your submission package. For certain transactions, additional information may be required.

### **Application**

A ZINC Commercial application is required for all loans.

### **Contract**

Purchase contract of the subject property.

### **Bank Statement**

1 month of bank statements.

### **Appraisal**

Appraisal Order Form.

# APPLICATION

## Loan Type

Fix & Flip  Bridge  DSCR - Long Term Rental  Ground Up Construction

## Property and Loan Details

Property Address  City   
State  ZIP   
Is the subject already in escrow?  Yes  No Property Type  SFR  Multi  
Purchase Price \$   Ground Up  Other  
Loan Amount \$  Purchase Date   
Rehab Budget \$  Estimated ARV   
Are you requesting Rehab financing?  Yes  No Exit Strategy  Sell  Ref.

## Rental Loan Details

Rent \$  HOA Fee \$   
Insurance \$  Existing Debt \$

## Borrower Information

Entity Name  T.I.N.   
First Name  Last Name  Social Security   
Loan Vesting  Personal Name  Company  Corporation  Trust Type of Credit  I am applying for individual credit.  
 I am applying for joint credit.  
U.S. Citizen  Yes  No Total Number of Borrowers   
Address  Date of Birth   
City  State  ZIP   
Home Phone  Work Phone  Cell Phone   
Email  Other   
Own / Rent  Own  Rent Marital Status  Married  Unmarried  Single

# APPLICATION

## Borrower Experience

How many flips have you successfully exited in the last 36 months?

List all fix and flip, rental and ground up construction properties you have been on title for in the last 36 months.

Address	Purchase Price	Sale Price
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

## Borrower Employment Information

Employer	<input type="text"/>	Years on Job	<input type="text"/>
Address	<input type="text"/>	Years in this work	<input type="text"/>
City	<input type="text"/>	State	<input type="text"/>
		ZIP	<input type="text"/>
Self Employed	<input type="checkbox"/> Yes <input type="checkbox"/> No	Monthly Income	<input type="text"/>
Position	<input type="text"/>	Employer Phone	<input type="text"/>

## Personal Financial Information

Assets	Value		
Cash in Bank	\$ <input type="text"/>	IRS, 401K, retirement Accts	\$ <input type="text"/>
Stocks Bonds	\$ <input type="text"/>	Equity in Personal Residence	\$ <input type="text"/>
Other Real Estate Owned	\$ <input type="text"/>		
Gross Income	Borrower	Co Borrower	Total
Employment	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Borrower - If YES, please provide detailed written explanation

Have you or an entity in which you had an ownership interest or officer position ever declared bankruptcy?  No  Yes

Have you ever had a foreclosure proceeding initiated against you?  No  Yes

Are there any judgments, pending or threatened legal actions against you?  No  Yes

Have you ever been charged with any criminal offense, either a misdemeanor or felony?  No  Yes

# APPLICATION

## Company / Corporation Information

Is your entity in good standing?  Yes  No

List all members with 20% or more ownership

First Name	Last Name	Ownership Percentage
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

## Trust Information

Name of Trust

List All Trustees

First Name	Last Name
<input type="text"/>	<input type="text"/>

# APPLICATION

## Demographic Information of Borrower

**The purpose of collecting this information** is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

### Ethnicity: Check one or more

- Hispanic or Latino  
 Mexican  Puerto Rican  Cuban  
 Other Hispanic or Latino - *Print origin:*

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino  
 I do not wish to provide this information

### Sex:

- Female  
 Male  
 I do not wish to provide this information

### Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:*

- Asian  
 Asian Indian  Chinese  Filipino  
 Japanese  Korean  Vietnamese  
 Other Asian - *Print race:*

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

- Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian  Guamanian or Chamorro  
 Samoan  Other Pacific Islander - *Print race:*

*For example: Fijian, Tongan, and so on.*

- White  
 I do not wish to provide this information

## To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?  No  Yes  
Was the sex of the Borrower collected on the basis of visual observation or surname?  No  Yes  
Was the race of the Borrower collected on the basis of visual observation or surname?  No  Yes

## The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*)  Telephone Interview  
 Fax or Mail  Email or Internet

# APPLICATION

## Co Borrower Information

Entity Name  T.I.N.

First Name  Last Name  Social Security

Loan Vesting  Personal Name  Company  Corporation  Trust  Type of Credit  I am applying for individual credit.  
 I am applying for joint credit.

U.S. Citizen  Yes  No Total Number of Borrowers

Address  Date of Birth

City  State  ZIP

Home Phone  Work Phone  Cell Phone

Email  Other

Own / Rent  Own  Rent  Marital Status  Married  Unmarried  Single

## Co Borrower Experience

How many flips have you successfully exited in the last 36 months?

List all fix and flip, rental and ground up construction properties you have been on title for in the last 36 months.

Address	Purchase Price	Sale Price
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

## Co Borrower - If YES, please provide detailed written explanation

Have you or an entity in which you had an ownership interest or officer position ever declared bankruptcy?  No  Yes

Have you ever had a foreclosure proceeding initiated against you?  No  Yes

Are there any judgments, pending or threatened legal actions against you?  No  Yes

Have you ever been charged with any criminal offense, either a misdemeanor or felony?  No  Yes

# APPLICATION

Applicable for Scope of Work under \$150,000.  
For \$150,000+ use Ground Up & Heavy Rehab Scope of Work addendum.

## Scope of Work

Provide a description of the scope of work to the property

## Type of Rehab / Construction

- Rehab Minor - Cosmetic
- Rehab Medium - Cosmetic and some major components like roof, HVAC, windows, etc.
- Rehab Heavy - Structural, foundation, concrete, etc.
- ADU
- Full Construction

## Additional Details

- Is the property occupied?  No  Yes
- Permits Required  No  Yes
- Time for Permit (Days)
- Sq. Footage Increase  No  Yes
- Structural Work  No  Yes
- Foundation Work  No  Yes

# APPLICATION

**Applicable for Scope of Work under \$150,000.  
For \$150,000+ use Ground Up & Heavy Rehab Scope of Work addendum.**

**Rehab Estimate of Improvements**

Property Address

City  State  ZIP

**This rehab estimate applies to:**  Main Dwelling  Accessory Dwelling Unit (ADU)  Other Site Structure

Fence & Gate	\$	<input style="width: 95%;" type="text"/>		Heating & Air Conditioning	\$	<input style="width: 95%;" type="text"/>
Finish Carpentry & Labor	\$	<input style="width: 95%;" type="text"/>		Plumbing-Rough	\$	<input style="width: 95%;" type="text"/>
Interior Millwork & Trim	\$	<input style="width: 95%;" type="text"/>		Plumbing-Finish	\$	<input style="width: 95%;" type="text"/>
Cabinets - Kitchen	\$	<input style="width: 95%;" type="text"/>		Plumbing-Fixtures	\$	<input style="width: 95%;" type="text"/>
Cabinets - Bath	\$	<input style="width: 95%;" type="text"/>		Electric-Rough	\$	<input style="width: 95%;" type="text"/>
Cabinets - Other	\$	<input style="width: 95%;" type="text"/>		Electric-Finish	\$	<input style="width: 95%;" type="text"/>
Doors-Front	\$	<input style="width: 95%;" type="text"/>		Lighting Fixtures	\$	<input style="width: 95%;" type="text"/>
Doors-Sliders	\$	<input style="width: 95%;" type="text"/>		Landscape-Front	\$	<input style="width: 95%;" type="text"/>
Doors-Interior	\$	<input style="width: 95%;" type="text"/>		Landscape-Back	\$	<input style="width: 95%;" type="text"/>
Doors-Exterior	\$	<input style="width: 95%;" type="text"/>		Roofing	\$	<input style="width: 95%;" type="text"/>
Windows	\$	<input style="width: 95%;" type="text"/>		Stucco & Siding	\$	<input style="width: 95%;" type="text"/>
Finish Hardware	\$	<input style="width: 95%;" type="text"/>		Insulation	\$	<input style="width: 95%;" type="text"/>
Garage Doors & Openers	\$	<input style="width: 95%;" type="text"/>		Framing	\$	<input style="width: 95%;" type="text"/>
Mirrors	\$	<input style="width: 95%;" type="text"/>		Concrete-Patio & Walkways	\$	<input style="width: 95%;" type="text"/>
Drywall	\$	<input style="width: 95%;" type="text"/>		Concrete Driveway	\$	<input style="width: 95%;" type="text"/>
Counter Tops-Tile	\$	<input style="width: 95%;" type="text"/>		Concrete-Foundation	\$	<input style="width: 95%;" type="text"/>
Counter Tops-Formica	\$	<input style="width: 95%;" type="text"/>		Foundation Repair	\$	<input style="width: 95%;" type="text"/>
Counter Tops-Granite	\$	<input style="width: 95%;" type="text"/>		Structural Repair	\$	<input style="width: 95%;" type="text"/>
Floor-Linoleum	\$	<input style="width: 95%;" type="text"/>		Pool Rehab	\$	<input style="width: 95%;" type="text"/>
Floor-Carpet	\$	<input style="width: 95%;" type="text"/>		Septic	\$	<input style="width: 95%;" type="text"/>
Floor-Tile	\$	<input style="width: 95%;" type="text"/>		Water Well	\$	<input style="width: 95%;" type="text"/>
Floor-Wood	\$	<input style="width: 95%;" type="text"/>		Misc. (must specify)	\$	<input style="width: 95%;" type="text"/>
Paint-Exterior	\$	<input style="width: 95%;" type="text"/>		Permits & Fees	\$	<input style="width: 95%;" type="text"/>
Paint-Interior	\$	<input style="width: 95%;" type="text"/>		Architect Fees	\$	<input style="width: 95%;" type="text"/>
Closets	\$	<input style="width: 95%;" type="text"/>		Engineer Fees	\$	<input style="width: 95%;" type="text"/>
Stairs	\$	<input style="width: 95%;" type="text"/>		<b>Subtotal</b>	<b>\$</b>	<input style="width: 95%;" type="text"/>
Tub & Shower Enclosures	\$	<input style="width: 95%;" type="text"/>		<b>Contingency (10%)</b>	<b>\$</b>	<input style="width: 95%;" type="text"/>
Bathroom Accessories	\$	<input style="width: 95%;" type="text"/>				
Kitchen Appliances	\$	<input style="width: 95%;" type="text"/>		<b>GRAND TOTAL</b>	<b>\$</b>	<input style="width: 95%;" type="text"/>

**Borrower Signature Authorization to Release Information**

**Borrower**

**Lender**

**Date**

I hereby authorize the lender to verify my past and present employment and earnings records, bank accounts, stock holdings, and any other asset balances that are need to process my mortgage loan application. I further authorize the lender to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of the form will also service as the authorization.

ZINC Financial, 1525 E. Shaw, Fresno, CA 93710

If your application for business credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please contact Todd Pigott, President, ZINC Financial, 1525 E. Shaw Avenue, Fresno, CA 93710 or by phone at 559.326.2509 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiveing your request for the statement.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding agreement); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**Certification of Business Purpose of Loan**

I certify that I/we am/are applying for a loan for business purposes only.

Borrower certifies and represents that:

Borrower understands that lender is in the business of making loans for commercial business purposes only, specifically purchasing, rehabbing and reselling distressed real estate properties, and that lender does not make consumer loans intended for the purpose of personal use. In the business of means that Borrower works at least 25 hours per week, buying and selling, rehabbing, constructing, financing, or otherwise disposing of real estate for the purposes of trying to earn a profit. Borrower represents and warrants to Lender the preceding and understands Lender would not make a loan to Borrower if these statements proved incorrect.

This loan is a commercial loan for business purposes only.

Borrower does not occupy subject property as their primary residence and does not intend to occupy the subject property as their primary residence.

Borrower is not acquiring the subject property as a second home.

Borrower understands and represents they are knowledgeable and comprehend the difference between a consumer loan for personal purposes and a commercial loan for business purposes. As such borrower understand the significance and importance of such a distinction, and has the ability and comprehension to identify the purpose of this loan.

Borrower represents that this loan is not a consumer loan and therefore is not subject to any laws that borrower may or may not be entitled too under any state or federal laws.

Borrower waives their right and any defenses they may have or would have had under any state or federal laws that are based on consumer loan transactions.

No part of the loan proceeds will be used for any non-business (i.e. consumer) purpose.

DO NOT sign this form if any part of the proceeds of this loan is used for any purpose other than a commercial business purpose.

The lender, broker, assignees and successors of the Originator rely upon this certificate. I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

The information contained in this statement is provided for the purpose of obtaining or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to the ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned.

**You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein and to determine my/our credit worthiness, including, but not limited to, credit bureau reports, public records checks, and any other background check deemed necessary. You are authorized to answer questions about our credit experience with me/us.**

Furthermore, each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Borrower represents and warrants to Lender that any Funds utilized toward purchase and / or refinance, associated closing costs, rehab and/or improvements, monthly mortgage payment or any other capital contribution to the subject property acquisition and / or ongoing performance is provided directly from borrowers own funds and not from any other source (including but not limited to gifted funds, funds from business partners, GAP funds or any other means other than natural borrowers own personal funds.

**Acknowledgment, Representation and Warranties (continued)**

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

I warrant and represent that the subject property for which I/we am/are applying for this loan is not my/our primary residence and that I/we do not intend to occupy this property as my/our primary residence. If you occupy this property as your primary residence or intend to occupy this property as your primary residence, DO NOT sign this form.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date